

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
KEALEY, DUANE EDWARD	§	Case No. 09-09258
KEALEY, CHRISTINA ROSE	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Frances Gecker
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit A

Case No: 09-09258 PSH Judge: Pamela S. Hollis
Case Name: KEALEY, DUANE EDWARD
KEALEY, CHRISTINA ROSE
For Period Ending: 07/22/14

Trustee Name: Frances Gecker
Date Filed (f) or Converted (c): 03/19/09 (f)
341(a) Meeting Date: 04/28/09
Claims Bar Date: 04/06/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. CHECKING ACCOUNT Debtor Claimed Exemption	5.00	0.00		0.00	FA
2. HOUSEHOLD GOODS Debtor Claimed Exemption	500.00	0.00		0.00	FA
3. WEARING APPAREL Debtor Claimed Exemption	400.00	0.00		0.00	FA
4. OTHER CONTINGENT CLAIMS Debtor Claimed Exemption	0.00	135,000.00		90,000.00	FA
5. AUTOMOBILES, TRUCKS, TRAILERS	1,075.00	1,075.00		0.00	FA
6. TAX REFUNDS (u)	0.00	17.70		109.85	0.00

TOTALS (Excluding Unknown Values)	\$1,980.00	\$136,092.70	\$90,109.85	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE HAS SUBMITTED A FINAL REPORT FOR REVIEW.

Initial Projected Date of Final Report (TFR): 12/31/11

Current Projected Date of Final Report (TFR): 06/01/14

Document Page 4 of 13
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 2
Exhibit A

Case No: 09-09258 PSH Judge: Pamela S. Hollis
Case Name: KEALEY, DUANE EDWARD
KEALEY, CHRISTINA ROSE

Trustee Name: Frances Gecker
Date Filed (f) or Converted (c): 03/19/09 (f)
341(a) Meeting Date: 04/28/09
Claims Bar Date: 04/06/12

/s/ Frances Gecker

Date: _____

FRANCES GECKER

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-09258 -PSH
Case Name: KEALEY, DUANE EDWARD
KEALEY, CHRISTINA ROSE
Taxpayer ID No: *****0110
For Period Ending: 07/22/14

Trustee Name: Frances Gecker
Bank Name: Congressional Bank
Account Number / CD #: *****8803 GENERAL CHECKING

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
12/12/12	4	UNION PACIFIC RAILROAD	OTHER CONTIGENT CLAIMS	1129-000	55,000.00		55,000.00
12/20/12	4	QBE INSURANCE CLAIMS FIRST CAPITAL NY HABITATIONAL 99 CHERRY HILL RD PARSIPPANY, NJ 07054	OTHER CONTINGENT CLAIMS	1129-000	35,000.00		90,000.00
12/20/12	001000	S. JEROME LEAVY & ASSOCIATES	Order dated 11/15/12 Fees 30,000.00 Expenses 4,293.52	3210-000 3220-000		34,293.52	55,706.48
02/12/13		Trsf To Bank of New York Mellon	FINAL TRANSFER	9999-000		55,706.48	0.00

COLUMN TOTALS	90,000.00	90,000.00	0.00
Less: Bank Transfers/CD's	0.00	55,706.48	
Subtotal	90,000.00	34,293.52	
Less: Payments to Debtors		0.00	
Net	90,000.00	34,293.52	

Page Subtotals 90,000.00 90,000.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-09258 -PSH
Case Name: KEALEY, DUANE EDWARD
KEALEY, CHRISTINA ROSE
Taxpayer ID No: *****0110
For Period Ending: 07/22/14

Trustee Name: Frances Gecker
Bank Name: Bank of New York Mellon
Account Number / CD #: *****6951 GENERAL CHECKING

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
02/12/13		Trsf In From Congressional Bank	INITIAL WIRE TRANSFER IN	9999-000	55,706.48		55,706.48
02/14/13	010000	INTERNATIONAL SURETIES, LTD. Suite 420 701 Poydras Street New Orleans, LA 70139	Blanket Bond #016026455	2300-000		50.26	55,656.22
03/07/13		Bank of New York Mellon	BANK SERVICE FEE	2600-000		45.38	55,610.84
04/05/13		Bank of New York Mellon	BANK SERVICE FEE	2600-000		82.67	55,528.17
04/16/13	010001	Mr. Duane and Barbara Kealey 300 Ash Parkway Westville, Indiana 46391	Debtor's Exemption	8100-000		15,000.00	40,528.17
05/07/13		Bank of New York Mellon	BANK SERVICE FEE	2600-000		73.41	40,454.76
06/07/13		Bank of New York Mellon	BANK SERVICE FEE	2600-000		60.15	40,394.61
07/08/13		Bank of New York Mellon	BANK SERVICE FEE	2600-000		58.12	40,336.49
08/07/13		Bank of New York Mellon	BANK SERVICE FEE	2600-000		59.97	40,276.52
09/09/13		Bank of New York Mellon	BANK SERVICE FEE	2600-000		59.88	40,216.64
09/20/13	010002	UNITED STATES TREASURY Internal Revenue Service	FEIN 46-6320110 1041 - 2012 TAX RETURN	2810-000		1,264.00	38,952.64

Page Subtotals 55,706.48 16,753.84

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-09258 -PSH
Case Name: KEALEY, DUANE EDWARD
KEALEY, CHRISTINA ROSE
Taxpayer ID No: *****0110
For Period Ending: 07/22/14

Trustee Name: Frances Gecker
Bank Name: Bank of New York Mellon
Account Number / CD #: *****6951 GENERAL CHECKING

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		Cincinnati, OH 45999-0012					
09/20/13	010003	ILLINOIS DEPT. OF REVENUE P.O. Box 19009 Springfield, IL 62794-9009	FEIN: 46-6320110 2012 FORM IL-1041	2820-000		1,044.00	37,908.64
10/07/13		Bank of New York Mellon	BANK SERVICE FEE	2600-000		57.63	37,851.01
11/07/13		Bank of New York Mellon	BANK SERVICE FEE	2600-000		56.78	37,794.23
11/14/13	6	ILLINOIS DEPT. OF REVENUE P.O. Box 19006 Springfield, IL 62794-9006	TAX REFUNDS	1224-000	17.70		37,811.93
12/06/13		Bank of New York Mellon	BANK SERVICE FEE	2600-000		54.39	37,757.54
01/08/14		Bank of New York Mellon	BANK SERVICE FEE	2600-000		56.13	37,701.41
02/07/14		Bank of New York Mellon	BANK SERVICE FEE	2600-000		56.05	37,645.36
03/07/14		Bank of New York Mellon	BANK SERVICE FEE	2600-000		50.55	37,594.81
03/31/14	010004	UNITED STATES TREASURY Internal Revenue Service Cincinnati, OH 45999-0039	FEIN 46-6320110 1041 - 2012 TAX RETURN	2810-000		54.58	37,540.23
04/07/14		Bank of New York Mellon	BANK SERVICE FEE	2600-000		55.89	37,484.34
05/07/14		Bank of New York Mellon	BANK SERVICE FEE	2600-000		53.94	37,430.40

Page Subtotals

17.70

1,539.94

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-09258 -PSH
Case Name: KEALEY, DUANE EDWARD
KEALEY, CHRISTINA ROSE
Taxpayer ID No: *****0110
For Period Ending: 07/22/14

Trustee Name: Frances Gecker
Bank Name: Bank of New York Mellon
Account Number / CD #: *****6951 GENERAL CHECKING

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/30/14	6	UNITED STATES TREASURY Internal Revenue Service Cincinnati, OH 45999-0012		1224-000	92.15		37,522.55

COLUMN TOTALS	55,816.33	18,293.78	37,522.55
Less: Bank Transfers/CD's	55,706.48	0.00	
Subtotal	109.85	18,293.78	
Less: Payments to Debtors		15,000.00	
Net	109.85	3,293.78	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
GENERAL CHECKING - *****8803	90,000.00	34,293.52	0.00
GENERAL CHECKING - *****6951	109.85	3,293.78	37,522.55
	90,109.85	37,587.30	37,522.55
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Frances Gecker, Trustee

Trustee's Signature: /s/ Frances Gecker Date: 07/22/14
FRANCES GECKER

Page Subtotals 92.15 0.00

Page 1

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: July 22, 2014

Case Number: 09-09258 Claim Class Sequence
Debtor Name: KEALEY, DUANE EDWARD

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 3410-00	ALAN D. LASKO & ASSOCIATES, P.C. 29 SOUTH LASALLE STREET SUITE 1240 CHICAGO, ILLINOIS 60603	Administrative		\$2,278.50	\$0.00	\$2,278.50
001 3210-00	S. JEROME LEAVY & ASSOCIATES	Administrative		\$34,293.52	\$34,293.52	\$0.00
001 3110-00	FRANKGECKER LLP 325 N. LaSalle Street Suite 625 Chicago, IL 60654	Administrative		\$7,010.98	\$0.00	\$7,010.98
001 2100-00	FRANCES GECKER CHAPTER 7 TRUSTEE	Administrative		\$7,000.89	\$0.00	\$7,000.89
000001 070 7100-00	MIDLAND FUNDING LLC c/o RECOVERY MANAGEMENT SYSTEMS CORP. 25 SE 2ND AVE, SUITE 1120 MIAMI, FL 33131-1605	Unsecured		\$1,629.23	\$0.00	\$1,629.23
000002 070 7100-00	MIDLAND FUNDING LLC C/O RECOVERY MANAGEMENT SYSTEMS CORP. 25 SE 2ND AVE, SUITE 1120 MIAMI, FL 33131-1605	Unsecured		\$10,298.07	\$0.00	\$10,298.07
000003 070 7100-00	MIDLAND FUNDING LLC C/O RECOVERY MANAGEMENT SYSTEMS CORP. 25 SE 2ND AVE, SUITE 1120 MIAMI, FL 33131-1605	Unsecured		\$7,827.35	\$0.00	\$7,827.35
000004 070 7100-00	DISCOVER BANK DB SERVICING CORPORATION PO BOX 3025 NEW ALBANY OH 43054-3025	Unsecured		\$2,010.21	\$0.00	\$2,010.21
000005 070 7100-00	PORTFOLIO RECOVERY ASSOCIATES, LLC C/O AMERITECH POB 41067 NORFOLK VA 23541	Unsecured		\$707.80	\$0.00	\$707.80
000006 070 7100-00	DUANE ROBERT KEALEY AND BARBARA KEALEY 300 ASH PARKWAY WESTVILLE, INDIANA 46391	Unsecured		\$19,663.22	\$0.00	\$19,663.22

Page 2

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: July 22, 2014

Case Number: 09-09258 Claim Class Sequence
Debtor Name: KEALEY, DUANE EDWARD

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
Case Totals:				\$92,719.77	\$34,293.52	\$58,426.25

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-09258

Case Name: KEALEY, DUANE EDWARD

KEALEY, CHRISTINA ROSE

Trustee Name: Frances Gecker

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Frances Gecker	\$	\$	\$
Attorney for Trustee Fees: FRANKGECKER LLP	\$	\$	\$
Attorney for Trustee Expenses: FRANKGECKER LLP	\$	\$	\$
Accountant for Trustee Fees: ALAN D. LASKO & ASSOCIATES, P.C.	\$	\$	\$
Accountant for Trustee Expenses: ALAN D. LASKO & ASSOCIATES, P.C.	\$	\$	\$
Other: S. JEROME LEAVY & ASSOCIATES	\$	\$	\$
Other: S. JEROME LEAVY & ASSOCIATES	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	MIDLAND FUNDING LLC	\$	\$	\$
000002	MIDLAND FUNDING LLC	\$	\$	\$
000003	MIDLAND FUNDING LLC	\$	\$	\$
000004	DISCOVER BANK	\$	\$	\$
000005	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$	\$	\$
000006	DUANE ROBERT KEALEY AND BARBARA KEALEY	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE